

II. Remarks

The Examiner is requested to reconsider the application. It is believed that no new matter has been added by the amendment.

In the Office Action, mailed 09/19/08, the Examiner contends that Applicant's filing of April 18, 2008, is not fully responsive. However, the Office Action does not identify any omission or matter requiring correction, and it is respectfully submitted that Applicant's response sufficiently overcame the rejection raised in the prior Office Action.

Instead, the instant Office Action raises a new issue – interpretation of amended claim language - which is not a proper basis for deeming that the filing of the amendment and response is not responsive. Thus, it is error to contend that Applicant's filing of April 18, 2008, is not fully responsive.

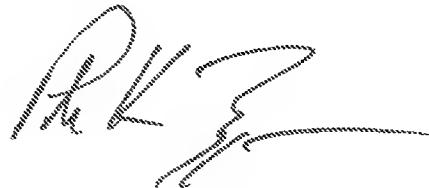
In the Office Action, the Examiner contends that "it is not clear how the originally recited 'monetary obligation' and the currently recited 'financial liability' are related to one another. The instant amendment should clarify this for the Examiner, and to ensure that there is no mistake as to a subcombination separately usable together and/or otherwise advance prosecution, Applicant requests an interview.

The application is believed to be in condition for allowance, and favorable action is requested. If the prosecution of this case can be in any way advanced by a telephone discussion, the Examiner is requested to call the undersigned at (312) 240-0824.

The Commissioner is hereby authorized to charge any fees associated with the above-identified patent application or credit any overcharges to Deposit Account No. 50-0235, and if any extension of time is needed, this shall be deemed a petition therefor.

Please direct all communication to the undersigned at the address given below.

Respectfully submitted,

A handwritten signature in black ink, appearing to read "PKT".

Date: January 14, 2009

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